

EXHIBIT

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LAW OFFICES

Friedman & MacFadyen, P.A.

DC OFFICE

5301 Wisconsin Ave. N.W.
Suite - 750
Washington, DC 20015
Phone: (410) 685 1763
FAX: (410) 727 1759

TOTMAN BUILDING - SUITE 400
210 EAST REDWOOD STREET
BALTIMORE, MARYLAND 21202-3399
Phone: (410) 685-1763
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VIRGINIA OFFICE

1601 Rolling Hills Drive
Surry Building, Suite 125
Richmond, VA 23229
Phone: (804) 288 0088
FAX: (804) 288 0052

PLEASE REPLY
TO VIRGINIA

January 11, 2010

CERTIFIED AND REGULAR MAIL

Mr. John K. Goodrow
7150 Strawn Court
Alexandria, VA 22306-3523

Re: MetLife Home Loans a division of MetLife Bank NA
v. John K. Goodrow

Dear Mr. Goodrow

Enclosed you will find a copy of a notice of Trustees' Sale (the "Notice") of the real property described therein (the "Property"). The undersigned has been appointed Substitute Trustee for the purpose of conducting a foreclosure sale of the Property at the time, date and location described in the Notice. The foreclosure will take place in compliance with the terms of the Deed of Trust described in the Notice (the "Deed of Trust") and the note secured thereby (the "Note"). The Notice will be published in a newspaper of general circulation in the jurisdiction wherein the Property lies on the dates referenced. You are hereby further notified:

- A. That the Note is in default for non-payment;
- B. That the default was not cured as previously demanded by the holder of the note;
- C. That the Note and all of the debts and obligations, including all principal, interest and lawful charges secured by the Deed of Trust were previously accelerated and declared to be immediately due and payable in full by the holder of the Note and are hereby again accelerated; and
- D. That the aforementioned Property will be sold by foreclosure proceedings at public auction unless the entire balance of the Note (including all principal, interest and lawful charges) is paid in full before the date of the sale referenced in the attached Notice.

The sale will be made subject to all existing superior liens, easements and restrictive covenants as the same may lawfully apply to the Property. Additional terms will be announced at the time of the sale.

This letter and the attached Notice are being sent to each of the present owners of the Property by certified mail at least fourteen (14) days prior to the foreclosure sale at the last known address for each such owner shown on the books and records of the noteholder. This is a notice of foreclosure sale provided to you in compliance with the laws of Virginia.

Should you desire to avoid the necessity of a foreclosure sale and satisfy your obligation, you should contact the undersigned immediately.

Very truly yours,

FRIEDMAN & MacFADYEN, P.A.

Substitute Trustee

JRM:lp
Enclosure

**THIS IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION
OBTAINED WILL BE USED FOR THAT PURPOSE.**

NOTICE

THIS IS A COMMUNICATION FROM A DEBT COLLECTOR. THIS FIRM IS A DEBT COLLECTOR. THIS IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

**THIS NOTICE APPLIES TO THE COMMUNICATION ENCLOSED
HEREIN OR ATTACHED HERETO**

JUSTICE'S SALE OF
7150 STRAWN COURT
Alexandria Virginia

Pursuant to the terms of a deed of trust dated October 26, 2005, in the original principal amount of \$292,000.00 recorded in the Clerk's Office, Circuit Court for Fairfax County, Virginia, in Deed Book 17908 at Page 108, the property briefly described below will be offered for sale at public auction:

Lot 200, Section 6, Woodstone, as the same is duly dedicated, platted and recorded in Deed Book 6864, at Page 1855, among the land records for Fairfax County, Virginia, as more particularly described in the referenced Deed of Trust, (the "Property").


The sale will take place on February 3, 2010 at 2:00 p.m. at the main entrance to the building housing the Circuit Court for Fairfax County, Virginia.

Terms: A deposit in the form of certified funds in the amount of \$25,000.00 or 10% of the successful bid, whichever is lower, is required of any bidder at the time of sale. Closing within fifteen (15) days of sale. Time is of the essence. Additional terms will be announced at sale. Purchaser to pay all closing costs. Sale subject to Seller confirmation. Pursuant to the Federal Fair Debt Collection Practices Act, we advise you that this firm is a debt collector attempting to collect the indebtedness referred to herein and any information we obtain will be used for that purpose.

Johnie R. Muncy and F & M Services, L.C., Substitute Trustees

FOR INFORMATION CONTACT:

**Friedman & MacFadyen, P.A., 1601 Rolling Hills Drive, Ste. 125,
Richmond, Virginia 23229, Telephone: (804) 288-0088**


Ad dates: January 13, 2010

January 20, 2010

SUBSTITUTION OF TRUSTEE

THIS SUBSTITUTION OF TRUSTEE(S), made this 8th, day of October, 2008 provides:
Grantor (whether one or more): JOHN K. GOODROW; Original Trustee(s): LARRY RICE
AND MICHELLE SLATTERY; Noteholder FIRST HORIZON HOME LOANS, A
DIVISION OF FIRST TENNESSEE BANK NATIONAL ASSOCIATION (Grantor);
Substitute Trustee(s): JOHNIE R. MUNCY AND F & M SERVICES, LC, A VIRGINIA
LIMITED LIABILITY COMPANY, all of 1601 Rolling Hills Drive, Suite 125, Richmond
Virginia 23229 (City of Richmond), any of whom may act. For the purposes of indexing,
the Original Trustee(s) and the Substitute Trustee(s) are grantees.

RECITALS

1. By Deed of Trust dated October 26, 2005 and recorded in the Clerk's Office for the
Circuit Court of Fairfax County in Deed Book / Instrument # 17908 at Page 0109 (the
"Deed of Trust"), the Grantor conveyed a certain parcel of land known as: 7150 Strawn
Court , Alexandria, VA 22306-3523 to the Original Trustee(s) to secure the payment of a
note made by the Grantor in the original principal amount of \$292,000.00 (the "Note")
payable to the Noteholder; and
2. The Deed of Trust provided that the holder of the Note secured by the Deed of Trust
shall have the power to appoint substitute trustee(s) for any reason whatsoever by executing
and acknowledging a document appointing substitute trustee(s); and
3. The Noteholder is the owner and holder of the Note secured by the Deed of Trust
and is desirous of exercising the power of substitution granted the Noteholder in the Deed of
Trust.

NOW, THEREFORE, in the exercise of the said power of substitution, the Noteholder does
hereby substitute Johnie R. Muncy and F & M Services, LC, A Virginia Limited Liability
Company, all of the the City of Richmond, any of whom may act, as trustees for and in the
place of the Original Trustee(s), and any Substitute trustee(s) appointed prior hereto, to
have all powers, authority and discretion granted by the Deed of Trust to the Original
Trustee(s).

The Original trustee(s) and any substitute trustee(s) appointed prior hereto are hereby
removed.

parcel # 092-4-06-0200

Return To:
Colonial Title & Abstracting
Services, Inc.
2909 River Road West
Goochland, VA 23063

Grantee: MUNCY, JOHN R
Instrument: 2008032730.010
of Pages: 3

Grantor: GOODROW, JOHN K
Date Time: 11/10/2008 13:48:02
Book/Page: 20172/1171
Recorded in FAIRFAX CIRCUIT COURT

TESTE: JOHN T. FREY

prepared
by

LAW OFFICES
FRIEDMAN &
MACFADYEN, P.A.
1601 Rolling Hills Drive, Suite 125
RICHMOND, VA 23229

(804)288 0088

In all other respects the Note and Deed of Trust shall be and remain the same.

WITNESS the following duly authorized signature and seal as of the day, month, and year first above written.

NOTEHOLDER

FIRST HORIZON HOME LOANS, A DIVISION OF
FIRST TENNESSEE BANK NATIONAL
ASSOCIATION

By: *Marcia Williams* (SEAL)

Name: Marcia Williams

Title: Assistant Vice President

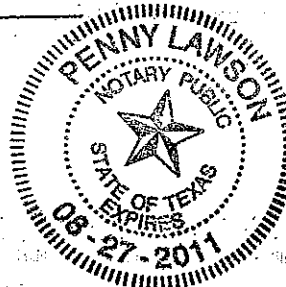
STATE OF Texas CITY/COUNTY OF Dallas, to-wit:

The foregoing instrument was acknowledged before me this 21 day of October,
2009 by Marcia Williams, as of Assistant Vice President
on behalf of the corporation.

Penny Lawson
Notary Public

My commission expires: 8/27/11

[REDACTED]



LAW OFFICES
FRIEDMAN &
MACFADYEN, P.A.
601 Rolling Hills Drive, Suite 125
RICHMOND, VA 23229

(804)288 0088

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